What is Claimed is:

- 1. A magnetoresistive film comprising:
 - a soft magnetic free layer;
 - a ferromagnetic pinned layer; and

a non-magnetic layer interposed between the soft magnetic free layer and the ferromagnetic pinned layer such that the magnetization of said ferromagnetic pinned layer is fixed with respect to a magnetic field to be detected;

wherein the magnetoresistance of the magnetoresistive firm changes upon application of a detecting current across said soft magnetic free layer and said ferromagnetic pinned layer through said non-magnetic layer, with the absolute value of the ratio of change in magnetoresistance of said magnetoresistive film having a peak greater than 20% at a temperature in the range from 0°C to 60°C and with a bias voltage applied across said ferromagnetic pinned layer and said soft magnetic free layer being in the range from +0.2 to +0.8 V and from -0.8 to -0.2 V.

- A magnetoresistive film according to claim 1, wherein said peak is maximal value.
- A magnetoresistive film according to claim 1,
 wherein said ferromagnetic pinned layer comprises harf-metal magnetic material.
- 4. A magnetic recording-reproducing head comprising:
 - a magnetic recording head having a 1st magnetic core, a 2nd magnetic core and coil; and

a magnetic reproducing head having a magnetoresistive film which comprises a soft magnetic free layer, a ferromagnetic pinned layer, a non-magnetic layer interposed between the soft magnetic free layer and the ferromagnetic pinned layer such that the magnetization of said ferromagnetic pinned layer is fixed with respect to a magnetic field to be detected;

wherein the magnetoresistance of the magnetoresistive film changes upon application of a detecting current across said soft magnetic free layer and said

ferromagnetic pinned layer through said non-magnetic layer, with the absolute value of the ratio of change in magnetoresistance of said magnetoresistive film having a peak greater than 20% at a temperature in the range from 0°C to 60°C and with a bias voltage applied across said ferromagnetic pinned layer and said soft magnetic free layer being in the range from +0.2 to +0.8 V and from -0.8 to -0.2 V.

- 5. A magnetic recording-reproducing head according to claim 4,
 - wherein said magnetoresistive film has a flux guide which is connected to a magnetoresistive film's opposite side to said recording medium.
- 6. A magnetic recording-reproducing head according to claim 6,

wherein said flux guide comprises a soft magnetic material so that the flux from the magnetic recording medium is introduced into the magnetoresistive film.

- 7. A magnetic recording-reproducing head according to claim 4, wherein said peak is maximal value.
- 8. A magnetic recording-reproducing head according to claim 4,
 wherein said ferromagnetic pinned layer comprises harf-metal magnetic
 material.
- 9. A magnetic sensor comprising:
 - a soft magnetic free layer;
 - a ferromagnetic pinned layer;
 - a non-magnetic layer interposed between the soft magnetic layer and the ferromagnetic layer such that the magnetization of said ferromagnetic layer is fixed with respect to a magnetic field to be detected;
 - a ferromagnetic layer; and
 - a non-magnetic insulating layer formed between said a ferromagnetic pinned layer and said ferromagnetic layer;

wherein the magnetoresistance of the magnetic sensor changes upon application of a detecting current across said soft magnetic free layer and said

ferromagnetic pinned layer through said non-magnetic layer, with the absolute value of the ratio of change in magnetoresistance of said magnetoresistive film having a peak greater than 20% at a temperature in the range from 0°C to 60°C and with a bias voltage applied across said ferromagnetic pinned layer and said soft magnetic free layer being in the range from +0.2 to +0.8 V and from -0.8 to -0.2 V.

10. A magnetic sensor according to claim 9,

wherein a spin polarized tunnel electrons are injected into the soft magnetic free layer from the ferromagnetic layer.

11. A magnetic sensor according to claim 9,

wherein said magnetoresistive film has a flux guide which is connected to a magnetoresistive film's opposite side to said recording medium.

12 A magnetic sensor according to claim 11,

wherein said flux guide comprises a soft magnetic material so that the flux from the magnetic recording medium is introduced into the magnetoresistive film.

13. A magnetic sensor according to claim 9,

wherein said peak is maximal value.

14. A magnetic sensor according to claim 9,

wherein said ferromagnetic pinned layer comprises harf-metal magnetic material.